

CalHome Program

PROJECT DEVELOPMENT APPLICATION TRAINING MANUAL

-----2008-----



State of California

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CALHOME PROGRAM APPLICATION TRAINING MANUAL

INTRODUCTION:

The California Department of Housing and Community Development (HCD) is responsible for administering the CalHome Program, established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 50650) of Part 2 of Division 31 of the Health and Safety Code (the “statute”). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the CalHome Program, subject to the terms and conditions of the statute and the CalHome Program Regulations adopted by HCD August 15, 2003 and revised in April, 2004. All section references in this manual refer to the CalHome Program Regulations unless otherwise noted.

This manual provides information on how to apply for funds through the Notice of Funding Availability (NOFA) process. Prior to completing this application, you should have obtained and read the CalHome Program Regulations. The regulations contain all of the information you will need to determine:

- applicant eligibility,
- eligible activities,
- eligible use of funds,
- homebuyer/homeowner eligibility,
- requirements for local program administration;
- mortgage assistance requirements;
- owner-occupied rehabilitation requirements;
- shared housing technical assistance requirements;
- development loan requirements;
- homebuyer education requirements;
- loan servicing requirements;
- reuse account requirements;
- legal documents;
- fund disbursement;
- reporting requirements;
- performance goals; and
- defaults and loan cancellation.

HCD has issued a NOFA for funding Homeownership Projects under the CalHome Program. The NOFA is for \$20 million which was provided by the passage of Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006. CalHome funding for 2008 will be split into two different NOFAs: programs and projects. The first NOFA, CalHome Project NOFA supports the development of new affordable homeownership housing. Development Project applicants can only apply for one development project. They can also apply under the second NOFA to provide funding for the following activities within the CalHome Program: 1) First-Time Homebuyer

Mortgage Assistance Program; and/or 2) Owner-Occupied Rehabilitation Program.

Applicants are required to use the application form supplied by HCD. The NOFA describes the deadline for application submittal and any additional requirements that are needed prior to filing. Review the NOFA carefully prior to completing an application. When you have completed your CalHome application, carefully review it before submitting it to HCD. The application must be submitted in a three-ring binder with attachments tabbed. Only one copy of the application needs to be submitted. If you have questions concerning the preparation of your CalHome application, please contact CalHome program staff for assistance.

Applications submitted in accordance with the application submission requirements will be reviewed to ensure that they have met the application threshold requirements. Applications must meet threshold requirements in order to be rated and ranked for funding consideration.

Threshold Requirements:

- Applications must be received by the application deadline as specified in the NOFA.
- Applications must be submitted on the forms provided by HCD with no alteration or modification.
- Applications must include an executed resolution.
- Applications must be signed by the person authorized in the resolution.
- Application funding requests must not exceed the maximum amount allowable under the NOFA.
- Activity amounts may not be less than the minimum amount specified in the NOFA.
- Applicants must be eligible pursuant to Section 7717.
- Applicants must propose an eligible activity within the NOFA for which they are applying.
- Applicants must propose an eligible use of funds.
- Applicants must have site control when requesting a homeownership development loan. The CalHome development loan documents must be drawn in the applicant's name and a lien must be recorded on the project property.
- Applicants must have loan servicing experience or submit a plan for loan servicing demonstrating how loan servicing will be funded or provided.
- Applicants shall have no pending lawsuits that will affect implementation.
- Applicants shall have no unresolved audit findings as specified in the applicant's certification.

NOTE: Acceptance of the CalHome Program application for evaluation does not constitute acceptance of all the contents of the application by HCD. If the application is funded, HCD reserves the right to revise any aspect of the application to make it comply with CalHome Program Regulations and HCD policy.

Instructions for completing the application for the NOFA are contained in this manual.

If you have any questions about submitting your application, the correct forms to use, the deadlines for submittal of application or any other questions, please contact the CalHome Program staff.

PART I. GENERAL FUNDING APPLICATION

The General Funding application when submitted must include:

One original copy of the CalHome General Funding Application (for the current NOFA) including the following:

Exhibit A Attachment Checklist

Attachment 3 Homeownership Development Project Loan

Note: An applicant can only apply for one project and must use Attachment 3.

Attachment 6 Legislative Representative List

Attachment 7 Governing Board Resolution – fully executed

Nonprofit corporation applicants must also submit:

Attachment 8a IRS approval of 501(c)(3) status

Attachment 8b Copy of current certification of 501(c)(3) status with Secretary of State that is less than one year old as of the application due date

Attachment 8c Copy of Articles of Incorporation

Attachment 8d Copy of Bylaws

Attachment 8e List of officers and board of governing body of applicant

Attachment 8f Financial Statements from the last 2 years, one of which must be audited

SECTION I. APPLICATION SUMMARY:

Subsections A-E.

Requires basic identifying information about the applicant. The contact person listed should be the person who can best answer questions regarding the application and proposed activities. Be sure the phone number and the e-mail address are correct. (Please remember as the contact person changes or phone number changes, keep the information current.)

Subsection F.

Requires information about the proposed activity. This chart must be complete and consistent with information given in other sections of the application. The chart should be completed as follows:

- The number of units to enter in the chart is the number of CalHome-assisted

units applicant proposes to fund under this application. An applicant may designate all of the units as CalHome units or as few as three of the units as CalHome assisted units.

- The county in which the activity is located. Nonprofits proposing program activities may propose to operate in different counties as long as the applicant meets the requirements of Section 7717(a).
- If the proposed activity service area is rural, applicants must indicate census tract numbers in order to receive consideration under the rural set-aside. Census tract numbers in metropolitan counties that meet the definition of rural are listed in Appendix A. Appendix A also includes a listing of non-metropolitan counties that are completely rural. It is extremely important for the applicant to provide accurate census tract information and verify the requested census tract citation(s). Activities in rural areas are eligible to receive priority funding pursuant to the geographic distribution set-asides listed in the NOFA. One hundred percent (100%) of the designated activity must be in a designated rural area to receive the rural set-aside consideration.

A project located in an area that is 100% rural is eligible to receive rural set-aside.

All applications will be reviewed to determine if they meet eligibility requirements and then scored to determine if they meet threshold requirements of 550 points. Each application meeting the 550 point threshold will then have its Attachment scored individually. (See NOFA section, Evaluation Criteria for details.)

Applicants must first pass threshold and receive a minimum of 550 points to be eligible to be rated and ranked based on criteria established in the Program Regulations. The maximum baseline number of points an application may receive under this NOFA is 850. In addition an applicant may receive bonus points or may receive penalty points.

Applicants that have previously received a CalHome Program award in the 2004 NOFA round (contracts 04-CalHome-xxx) will be reviewed for performance per Section 7751(c) of the program regulations: Performance Penalty (50 points); a deduction to the total score will be applied for failure to meet CalHome Program Performance Goals pursuant to Section 7755. Section 7755 states: (1)(B) If less than ninety-five (95) percent of the funds are expended at the end of the 36th month, the Recipient's next application for funding the CalHome Program shall receive a penalty deduction in the total points awarded pursuant to the current NOFA.

In the case of a tie score, the application for an area demonstrating the highest poverty level will be funded first in compliance with the geographic distribution target requirements detailed above. Funding decisions will be made by the Deputy Director of HCD's Division of Financial Assistance. The decision of the Deputy Director is final.

If your application indicates that your activity will be operated in a 100% rural area, your Standard Agreement with HCD will restrict funding to the rural areas identified.

If your activity is in an urban area, fill in “n/a” under census tract. Also, if you do not wish to be restricted to operating your program in rural areas only, fill in “n/a” under census tract. You will not receive consideration for the rural set-aside and your program will not be restricted.

Please refer to Appendix A of this manual for a listing of rural census tracts and non-metropolitan counties.

Subsection G.

Requires that the applicant give a brief description of the proposed project.

SECTION II. LEGISLATIVE REPRESENTATIVES:

HCD informs the applicant’s legislative representatives when a commitment of funds is made. The application contains a form labeled **Exhibit B. Complete the form and include it in the application as Attachment 6.** Nonprofit applicants should list the legislative representatives for the location of the project or activity. Please make sure this information is current as of the application date.

SECTION III. GOVERNING BOARD RESOLUTION:

An executed resolution must be included in every application submitted to HCD. A sample resolution is included in the application package as **Exhibit C. Include an executed resolution in the application as Attachment 7.** We suggest you either use this resolution or incorporate all elements of the sample into your own resolution. The resolution should be dated after the issuance date of the NOFA and should reference the current CalHome NOFA. The resolution should authorize submittal of the application and execution of the Standard Agreement. The person attesting to the validity of the resolution cannot be the same individual as the one granted the authority in the resolution. If the application is submitted unsigned or signed by someone other than the individual authorized in the resolution, the application will be rejected.

SECTION IV. APPLICANT INFORMATION:

Requires the applicant to check the appropriate box for their organization type. If you check nonprofit corporation you must submit copies of items 8a – 8f.

SECTION V. ACTIVITY ATTACHMENTS:

Applicants must complete Attachment 3 as part of the application for funding.

SECTION VI. APPLICANT CERTIFICATION AND COMMITMENT OF RESPONSIBILITY:

In addition to the resolution authorizing the submission of the application, the person(s) authorized in the resolution must certify to knowledge of the responsibilities that are assumed when contracting with the State for CalHome funds. In addition, this certification ensures that this individual acknowledges both the contents and information in the application and that it is accurate and correct. By signing this certification, the applicant is also authorizing HCD to contact any agency that may assist in determining applicant capability, whether or not named in the application.

Subsection A.

Self-explanatory.

Subsection B.

Certifies that CalHome funds:

- shall only be used as gap financing, and only as necessary to provide affordable housing for first-time homebuyer mortgage assistance loans;
- and that the applicant is aware of the requirement to follow the Program Regulations in determining the need for CalHome funds for each Homebuyer/Homeowner.

Subsection C.

Requires the applicant to certify that there are no unresolved audit findings for prior-funded HCD projects or programs, or federally funded housing or community development projects or programs. If the applicant is not able to certify that there are no unresolved audit findings, then the applicant is not eligible to apply. Please do not fill out or submit a CalHome application. HCD program/project monitoring findings are not audit findings. If the applicant has questions about audit findings, please contact CalHome program staff prior to filling out the CalHome application.

Subsection D.

Requires the applicant to certify that there are no pending lawsuits that would impact the implementation of this program or project. If the applicant is not able to make this certification, then the applicant is not eligible to apply. Please do not fill out or submit a CalHome application. If the applicant has questions about pending lawsuits, please contact CalHome program staff prior to filling out the CalHome application.

Subsection E & F.

Self-explanatory.

Subsection G.

Applicant should read the Program Regulations sections regarding the administrative requirements for each specific activity for which it applies and make sure that it is capable of performing the activities listed.

EXHIBIT A – Attachment Checklist

All applicants must fill out this exhibit. It assists the preparer in ensuring that all applicable attachments and exhibits accompany the application when it is submitted to HCD. CalHome staff also uses it to determine whether an application is complete at the time of submission. Please ensure that all attachments and supporting documentation are included with your application.

Include this form in the application behind a tab marked “Exhibit A”.

EXHIBIT B - Legislative Representatives

Complete the form then submit the form in the application behind a tab marked Attachment 5. Nonprofit applicants should list the legislative representatives for the location of the project or activity. Please make sure this information is current as of the application date.

EXHIBIT C – Sample Governing Board Resolution

This resolution must be submitted for all applicants. This is a sample of a resolution, which must be passed by the applicant’s governing body, whether it is a nonprofit board, the City Council, or Board of Supervisors. The use of this resolution sample form is not required, but if another form is used, it must contain all of the elements in the sample provided.

An executed resolution must be included in the application behind a tab marked Attachment 6.

Please note the following:

- The resolution must contain all of the elements of the sample resolution.
- The current CalHome NOFA must be referenced.
- The resolution must be dated after the current NOFA issuance date.
- The resolution must authorize submittal of the application and the execution of the Standard Agreement.
- The resolution must specify the amount of CalHome funds being requested.
- The proposed activities and locations must be referenced.
- The person attesting and certifying the resolution cannot be the same person authorized in the resolution to execute documents.
- The resolution must be an original or a certified copy with a live certification.

Part II. ATTACHMENT 3 – HOMEOWNERSHIP DEVELOPMENT PROJECT LOAN

Attachment 3 is required for all applicants proposing to use CalHome funds for development financing for a first-time homebuyer new construction project. This is a site-specific proposal. Upon completion of construction, loan funds may be converted to a grant that the developer will use to provide mortgage assistance in the form of deferred payment loans to qualified first-time homebuyers pursuant to the Program Regulations.

Include this attachment in the application behind a tab marked Attachment 3.

Section I.: Applicant Information

Identify the applicant organization and the name of the homeownership development project.

Section II.: Loan Request

Identify the total amount of loan requested. The amount cannot exceed the maximum application amount or be less than the minimum amount per activity as described in the NOFA. A CalHome-assisted unit is a unit to be developed by the applicant, which will be purchased by an eligible low-income household requiring CalHome mortgage assistance in conjunction with the first mortgage in order to achieve an affordable housing cost.

The applicant should list the amount of CalHome mortgage assistance that will be available to a low-income first-time homebuyer, and the number of CalHome-assisted units that will be built that will be available to low-income first-time homebuyers.

The total amount requested will be the number of units times the amount of assistance per unit. For example the maximum amount of 1.5 Million could assist 25 first time homebuyers at \$60,000 per unit.

Section III. Housing Development Experience

Subsection A.

Requires information regarding prior experience of the applicant in developing homeownership new construction projects from site selection through construction completion and sale to the homebuyer. All five columns must be completed. **The construction completion date must include a month and year or no credit shall be given for that project.** The projects listed must be completed projects, not projects in progress or projects to be completed. You can list projects completed in a phased

development if the phase has been completed. Only count the experience of the applicant organization, not the experience of individual staff. You may attach a separate chart/list; however, it must include the information, in the same order as requested in the application chart.

Subsection B.

Requires submission of reference letters from construction lenders for any project listed in years 2004, 2005, 2006, or 2007. Letters must include:

- Contact name;
- Contact address;
- Contact phone number;
- Name of project funded;
- Total units funded;
- Was project completed in timely fashion; AND
- Addresses any delays or problems that occurred on the project.

Letter(s) should be included in the application behind a tab marked Exhibit 3-1.

Section IV.: Loan Underwriting Experience

Subsection A.

For the years 2004 through 2007 only, identify the number of homebuyer loans the applicant has underwritten **and** closed (including preparation of loan documents and escrow instructions). **Note:** The applicant shall only count loans that were underwritten and closed on homes for which the applicant was the developer. Applicants may not count loans underwritten and closed on projects developed by another entity.

Section V.: Loan Servicing Experience

Subsection A.

For the years 2004 through 2007 only, identify the number of homebuyer loans closed (listed in Section IV Subsection A) for which the applicant was the named beneficiary on the loan documents (e.g., the promissory note, etc.). This should include all homebuyer loans where the applicant is named as the beneficiary. The applicant did not have to be the developer of the project for which the loan was made. This would include all loans closed during those years even if the loan has been repaid.

Subsection B.

The applicant should list the number of homeowner loans in its portfolio as of April 2008.

Subsection C.

Enter the number of loans identified in Subsection B. above that are being directly serviced by the applicant.

Subsection D.

Enter the number of loans identified in Subsection B., above, that are being served by a third party on behalf of the applicant.

Subsection E.

Enter the number of homeowner loans the applicant is servicing for another entity. These would be loans for which the applicant is not the named beneficiary, but has been retained by the beneficiary to perform long-term loan servicing functions.

Subsection F.

If zero loans have been entered in C, D, and E, the applicant must submit a narrative describing how long-term loan servicing functions will be provided, funded and the procedures for implementing loan servicing operations for the CalHome loans. **In addition** to the narrative, the applicant must provide at least one of the following:

- a budget for contracting for loan servicing with a third party who is in the business of loan servicing – the budget should project five years funding; or
- a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or
- the résumé of a current employee(s) of the applicant that describes the employee(s) experience in homeowner loan servicing – typically this would be the prior experience of an employee who performed loan servicing for another employer and has the ability to perform these services for the applicant organization. This does not mean a potential employee or the promise to hire an employee with this experience. The employee must be a current employee of the organization employed prior to or as of the date of the NOFA. Future loan servicing is the only category where HCD will consider the experience of a current employee in evaluating applicant's experience.

The narrative and documentation should be included in the application behind a tab marked Exhibit 3-2.

Section VI.: Proposed Development

Subsection A.

Enter the total number of units in the proposed development. Then list the number of units proposed to be CalHome assisted units. These are units that will be sold to lower-income first time homebuyer households requiring CalHome mortgage assistance in conjunction with the first mortgage in order to achieve an affordable housing cost.

Subsection B.

Answer yes only if all CalHome assisted units will be located within a federally defined qualified census tract. If you answer yes, you must list the qualified census tract number in which the CalHome-assisted units will be located. If the development is located in more than one census tract, list all applicable census tracts. If census tract numbers are not identified in the application or the census tract numbers identified are not eligible, no points will be given for this factor in the rating of the application. When census tracts are listed, the Standard Agreement with HCD will restrict loan funding to the tract(s) listed in the application. Please refer to Application Training Manual Appendix B for a listing of eligible census tracts.

Subsection C.

Identify whether or not the project will be located entirely within a designated redevelopment area under the jurisdiction of a local redevelopment agency. If yes, you must attach a redevelopment area map and clearly indicate on the map the location(s) of the proposed CalHome-assisted units. If the map is not identifiable as an official redevelopment agency map and the project is not clearly identified as falling within the boundaries of the redevelopment area, no points will be given for this factor in the rating of the application. If the program is proposed in a redevelopment area, the Standard Agreement with HCD will restrict loan funding to the redevelopment area designated.

If yes, the map should be included in the application behind a tab marked Exhibit 3-3.

Subsection D.

Please provide the data source used to set program sales price/value limits. Typical sources might be California Association of Realtors (CAR), DataQuick or FHA 203B loan limits. The source should be included in the application. Sales prices cannot exceed the median sales price of a single family home in the county in which the CalHome project is located.

Section VII.: Brief Description of the Proposed Development

Enter a very brief description of the proposed homeownership development project, (e.g., "Development of new 3 and 4 bedroom homes on 15 infill sites within the city). CalHome funds will be used to pay for architectural, engineering and Phase 1 reports and legal fees. It is anticipated that the development loan funds will convert to a grant, upon construction completion, to provide deferred second mortgages to 15 lower-income, first-time homebuyer households."

Section VIII.: Site Information

Subsection A.

Location(s): For the proposed development site, please list all information available that describes the site: street address (if available), city, county, assessor's parcel number, and lot number (if available). If the applicant is proposing a scattered-site development, the information must be provided for all sites.

Location map(s) should be included in the application behind a tab marked Exhibit 3-4.

Subsection B.

Be sure to answer all three questions regarding tentative map, final map and phasing.

Subsection C.

Requires a preliminary title report dated within 6 months of the application final filing date as stated in the NOFA. Submittal of the report is required regardless of the form of site control, (e.g., an applicant who has a grant deed to the property is still required to submit the required preliminary title report). A title insurance policy is not a title report.

The preliminary title report must be included in the application behind a tab marked Exhibit 3-5.

Requires documentation of site control by the applicant. The form of control must be in one of the five forms listed in the application. NOTE: Site control is a threshold requirement. If documentation is not submitted or documentation is determined by HCD to be inadequate, the project activity will not be eligible for rating.

Item 1.

Site control documentation must be included in the application behind a tab marked Exhibit 3-6.

Note the following regarding site control documentation:

- Fee title should be documented with a copy of the grant deed.
- The site control documentation must show that the applicant has legal control of the site. The applicant should submit adequate documentation in this application to clearly establish that site control by the applicant does indeed exist.
- Options to purchase, options to lease (not less than 40 years) or disposition and development agreements cannot have an expiration date prior to the application final filing date as stated in the NOFA plus 120 days. If your

options or agreements expire prior to that date, be sure to have an executed extension in your application.

- Be sure that contracts, agreements, options and any extensions are fully executed (signed by all applicable parties). If any signatures are missing, it is not evidence of site control.
- Be sure that the site described in the site control documents matches the site described in the preliminary title report.
- The preliminary title report should indicate that the owner is the same as the seller executing the site control documents (sales contract/option/agreements) and has the right and ability to convey title or lease the land or that the applicant is the current owner.

You must include the required site control documents and the required preliminary title report. If either is missing the project activity will not pass threshold and will not be eligible for funding.

Item 2.

Indicate the full purchase price of the site(s).

Item 3.

If an appraisal is available, indicate the appraised value of the site(s).

If available, the appraisal(s) should be included in the application behind a tab marked Exhibit 3-7.

Item 4.

If this is a phased subdivision, indicate the date the last unit in the last phase was completed and how many units have already been constructed in all phases.

Subsection D.

Requests documentation of the status of local approvals for the project. Two things are important here:

- The letter must be signed by a local government official for the jurisdiction in which the project will be located.
- There are six types of approvals listed under this item. The letter obtained must respond to all six of these items. The letter should be clear as to whether approval has been obtained, is pending or is not applicable. A sample approval letter is attached to this activity attachment form as page 8. Be sure the letter you obtain contains the same information as this sample letter.

The letter should be included in the application behind a tab marked Exhibit 3-8.

Subsection E.

Indicate which utilities are available to the proposed project site(s).

Subsection F.

Requests submittal of the soils report for the project site(s), if available. The soils report must be for the correct site (match site control documents and preliminary title report) if points are to be awarded. If you are proposing a project on single in-fill sites on which soils reports will not be required, substitute as the attachment a letter stating that no soils report will be required for this in-fill site(s).

Include a soils report(s), if available, or letter for an infill site(s), in the application behind a tab marked Exhibit 3-9.

Subsection G.

Requests a copy of the Phase 1 report(s) for the project site(s), if available. The Phase 1 report must be for the correct site (match site control documents and preliminary title report) if points are to be awarded. If you are proposing a project on single in-fill site(s) on which Phase 1 reports will not be required, substitute a letter stating that no Phase 1 report will be required for this in-fill site(s).

Include a Phase 1 report(s), if available, or letter for an infill site(s) in the application behind a tab marked Exhibit 3-10.

Subsection H.

This section asks the applicant to describe any offsite or onsite improvements needed prior to commencement of unit construction and the estimated dates such improvements will be completed. Note: "Offsite" improvements are improvements that are required for the project that are located completely outside the boundaries of the proposed project site. "Onsite" improvements are completely within the boundaries of the project site(s) or parcel(s). Streets, curbs, gutters, sewer lines etc. that are all required within the project site boundaries are "onsite" improvements.

Section IX.: Proposed Financing

This section asks for copies of any available commitment letters or funding commitment resolutions for the proposed project. Note: Letters of interest are not requested and will not be given consideration in the application rating.

The commitment letters or resolutions must state:

- borrower name;
- the lender's name, a lender contact person and phone number;
- the address(s), assessor's parcel number(s) OR legal description(s) of the site(s) to be financed;

- type of financing to be provided (e.g., construction, acquisition);
- total amount of financing to be provided;
- term of loan and interest rate; AND
- date of commitment expiration.

Note: If USDA Rural Development is the unit construction and permanent financing lender (mutual self-help projects), submit a copy of the current 523 technical services agreement for this location.

If you are proposing a subdivision project in which a construction financing commitment can only be obtained in phases, you will be given credit for only those units that are proposed to be developed in the application for which there is a construction financing commitment.

Letters for property acquisition financing should be included in the application behind a tab marked Exhibit 3-12.

Letters for construction financing should be included in the application behind a tab marked Exhibit 3-13.

Letters for non-CalHome project subsidy/assistance, which will be part of the permanent financing, should be included in the application behind a tab marked Exhibit 3-14.

A copy of an USDA-RD 523 technical services agreement should be included in the application behind tabs marked Exhibit 3-13 and 3-14.

Section X.: Project Costs

Subsection A.

The applicant must include a line item development budget for the project. This should include all costs required to complete the project through sale of the finished homes.

The line item development budget should be included in the application behind a tab marked Exhibit 3-15.

Subsection B.

The applicant must provide a construction Sources and Uses Chart. The sources and uses chart should list all lenders proposed for acquisition/construction financing, including CalHome AND should indicate which items are to be paid for by each source.

The construction sources and uses chart should be included in the application behind a tab marked Exhibit 3-16.

Section XI.: Market and Family Affordability Data

Calculation of housing costs is more fully described in Section XIII.

Section XII.: Unit Descriptions

The chart must have all 6 columns completed. Please give an estimate as to the number of units of each model that will be available to CalHome eligible buyers. Include the CalHome loan amount in total amount of permanent liens proposed. The chart might then look as follows:

Model Number	Number of CalHome Units	Square Footage (Living Space)	Number of Bdr/Ba	Total Amount of Permanent Liens Proposed including CalHome loan	Proposed Sales Price*
A	2	1,000	2/2	\$125,000	\$130,000
B	8	1,200	3/2	\$135,000	\$140,000
C	4	1,400	4/2	\$145,000	\$150,000

* Sales prices cannot exceed the estimated appraised value using the sales of comparable properties approach to determine value.

Section XIII. Financing and Affordability

Subsection A.

You are asked to describe the proposed sources of permanent financing that will be available or are expected to be available to first-time homebuyers. Please check all that apply. The choices are:

- Conventional
- FHA means FHA-insured loans
- CalHFA means loans administered and funded by the California Housing Finance Agency
- USDA-Rural Development means loans administered and funded by the U.S. Department of Agriculture-Rural Development Program
- Federal HOME means a loan, grant or other subsidy provided through a program funded by the HUD Federal Home Investment Partnerships Program
- Redevelopment Agency
- And/or a source not described above

The chart then asks you to name each proposed source of permanent financing and the proposed lien position for that funding source. Note: CalHome loans are to be recorded in the first lien position behind the last performing loan. For example:

Source of Financing	Proposed Lien Position
CalHFA or Conventional	1 st
CalHome	2 nd
FHLB-AHP or Redevelopment Agency	3 rd

In this example, first-time homebuyers might be receiving either a CalHFA loan or a conventional loan as the first mortgage position lender and an AHP or RDA loan/grant as the third position lender behind the CalHome loan. The purpose of this table is to provide CalHome staff with an understanding of your program structure. Staff is aware these proposed financing sources are subject to change.

Subsection B.

This section is a demonstration of the feasibility of the funding sources that have been identified in Subsection A., above.

1. On the first line indicate what you think will be the average sales price of homes to be purchased under your program, less any applicant required homebuyer equity contribution. As an example consider a \$200,000 house where the buyer contributes the closing costs.

2. On the second line, enter the average amount of CalHome assistance to be provided under the program. In this Project NOFA \$60,000 is the maximum CalHome assistance.
3. On the third line, enter the average amount per unit of all other subordinate mortgage assistance to be provided to homebuyers, if any. (Note: subordinate financing must defer principal and interest payments for the term of the CalHome loan.)
4. On the fourth line, subtract the amount(s) on lines 2 and 3 from line 1. This results in the average amount of first mortgage financing a homebuyer will need, which will be \$140,000.
5. The fifth line asks for an estimate of the monthly mortgage payment (PITI = Principal, Interest, Taxes and Insurance) required for the amount of mortgage identified on line 4. For purposes of this application we ask that mortgage payments be based on an 6% loan, amortized for 30 years. This means multiplying the estimated mortgage amount by the payment factor: **.006**. Payment factors are published in mortgage manuals and interest rate charts. The result will be the monthly principal and interest payment:

\$	140,000	mortgage amount
	<u>x .006</u>	
\$	840	monthly principal & interest payment

Property tax payments should be estimated at 1.25% of sales price per year, divided by 12:

$$\$200,000 \times .0125 \div 12 = \$208 \text{ per month}$$

Homeowner's insurance should be calculated at .35% of sales price per year, divided by 12:

$$\$200,000 \times .0035 \div 12 = \$58$$

In this example then, the PITI or monthly mortgage payment would be:

\$840	principal and interest payment
208	property taxes
<u>58</u>	homeowner's insurance
\$1106	monthly mortgage payment (PITI)

The amount of \$1106 would be entered on line 5. To determine the amount of annual gross income necessary to support that monthly housing payment, divide the payment by 30%, then multiply by 12:

$$\$1106 \div .30 \times 12 = \$44,240$$

6. \$44,240 would be entered on the sixth line as the amount of gross annual income necessary to support the monthly housing costs associated with a \$140,000 mortgage and a purchase price of \$200,000.

or:

Expected Average Sales Price, Less Homebuyer Equity:	\$ <u>200,000</u>
Less Average CalHome Mortgage Assistance to be given:	\$ <u>60,000</u>
Less Average Other Mortgage Assistance to be received, if any:	\$ <u>0</u>
Average First Mortgage:	\$ <u>140,000</u>
Estimated Monthly Payment on First Mortgage (PITI):	\$ <u>1106</u>
Annual Income Needed to Support above Payment	\$ <u>44,240</u>

(Based on the homebuyer paying 30% of gross annual income for PITI)

Section XIV. Contributed Labor Programs

If the project being applied for utilizes certain types of construction labor programs, it may be eligible for additional points in the rating of the application. To be eligible to receive these points, read and follow instructions carefully and be sure the documentation submitted is complete and adequate. A minimum of 500 hours directly provided to each CalHome assisted unit is the minimum that will allow consideration for points in this category, subject to adequate documentation being included in the application. You may only be considered for points in this category if you have completed at least two projects in the years 2003 through 2007 that incorporated the use of the type of labor proposed for this project. The three types of construction labor to be identified are:

- self-help housing in which the homebuyers contribute onsite construction labor under an existing self-help housing program;
- volunteer labor in which the homebuyers or persons other than the homebuyer contribute onsite construction labor under an existing, structured volunteer labor program; and/or
- onsite construction labor provided by 16 to 24 year-old participants in a funded construction skills training program. This must be a locally recognized, structured, construction skills training program with a successful track record.

Subsection A.

Item 1.

Check yes or no and indicate the number of hours of self-help onsite construction labor that the applicant guarantees will be provided directly to each CalHome assisted unit.

Item 2.

Check yes or no and indicate the number of hours of volunteer onsite construction labor that the applicant guarantees will be provided directly to each CalHome assisted unit.

Item 3.

Check yes or no and indicate the number of onsite construction labor hours of youth construction training labor that the applicant guarantees will be provided directly to each CalHome assisted unit. In addition, you must provide the name of the training program that will supply the youth trainees.

Item 4.

If you answered yes to any of the above and the homebuyer will be providing all or a portion of the onsite construction labor under an organized contributed labor program, indicate the number of hours guaranteed to be provided by the homebuyer for each CalHome assisted unit.

Subsection B.

Describe the criteria for selection of participants in the contributed labor program(s) identified in Subsection A.

The description of criteria should be included in the application behind a tab marked Exhibit 3-17.

Subsection C.

Provide a copy of the standard or boilerplate agreement used in the contributed labor program(s) identified in Subsection A, between the applicant and the contributed labor provider.

The agreement should be included in the application behind a tab marked Exhibit 3-18.

Subsection D.

Provide a description of the construction activities to be performed by the participants in the contributed labor program(s) identified in Subsection A.

The description should be included in the application behind a tab marked Exhibit 3-19.

Subsection E.

Describe the construction activities that are normally contracted out for project construction (not performed by contributed labor).

The description should be included in the application behind a tab marked Exhibit 3-20.

Subsection F.

Enter the percentage of the total construction labor required per unit, which will be performed by contributed labor.

The applicant must attach documentation of previous project administration (2 projects in the last 4 years) for the type of contributed labor program proposed in this application. Suggestions are made as to possible documentation, but this list is not meant to be all-inclusive. Self-verification, however, is not acceptable. Possible supporting documentation should clearly show that the applicant has developed projects that included the use of the proposed type of contributed labor identified for use in this project. Suggestions are:

- documentation from at least 2 projects completed in the last 4 years.
- a copy of board resolutions authorizing the use of contributed labor in at least 2 projects developed in the last 4 years.
- copies of contracts with contributed labor participants or a youth skills construction training program for at least 2 projects in the last 4 years.

The documentation should be included in the application behind a tab marked Exhibit 3-21.

Section XIV.: Homebuyer Education

The CalHome Program requires that homebuyer education classes be completed by all first-time homebuyers and defines the minimum standards the education program must meet.

Subsection A.

Do you currently have a homebuyer education program? If the applicant is awarded CalHome funds, the Recipient will be required to submit a Homebuyer Education Plan that meets the requirements as specified in Section 7722 to the Department for approval.

Section XV.: Bonus Points

New Policy Objectives

Subsection A. Targeting energy efficient homeownership:

Building homes that will be energy efficient will directly benefit low-income individuals and families by reducing energy bills and creating healthier living environments. Bonus points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for home purchases transaction where the units purchased are energy efficient. The Department is encouraging the use of Green building features. To qualify for bonus points applicants will self certify their activity on form 3A. **(Attach as Bonus Exhibit A)**

Subsection B. Targeting homeownership units that meet universal design standards;

By encouraging housing units that meet the universal design standards, recipients are making an effort to reach all low-income individuals and households who may be searching for homeownership. Without the following requirements a special needs household may not be able to find affordable housing. Bonus points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for home purchase transaction where the units purchased are developed by using the following universal design standards:

- ❑ Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit.
- ❑ Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
- ❑ Reinforce wall around the toilet, bathtub and shower stall in order that grab bars may be added now or at a later time, if needed.
- ❑ Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
- ❑ Install lever handles on all doors and plumbing fixtures. **(Attach as Bonus Exhibit B)**

CALHOME PROGRAM 2008

Application Training Manual

Appendices

Appendix A	Non-metropolitan Counties and Census Tracts Eligible as Rural
Appendix B	Qualified Census Tracts for Community Revitalization
Appendix C	Income Limits

Appendix A

CalHome Program 2007 Eligible and Ineligible Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as
“Rural” pursuant to Health and Safety Code Section 50199.21
 Effective January 1, 2007

<u>Nonmetropolitan Counties</u>	<u>Rural Census Tracts</u>
Alpine	Entire county is rural.
Amador	Entire county is rural.
Calaveras	Entire county is rural.
Colusa	Entire county is rural.
Del Norte	Entire county is rural.
Glenn	Entire county is rural.
Humboldt	Entire County is rural.
Imperial	Entire County is rural.
Inyo	Entire county is rural
Lake	Entire county is rural.
Lassen	Entire county is rural.
Mariposa	Entire county is rural.
Mendocino	Entire county is rural.
Modoc	Entire county is rural
Mono	Entire county is rural
Nevada	Entire county is rural
Plumas	Entire county is rural
San Benito	Entire county is rural
Sierra	Entire county is rural.
Siskiyou	Entire county is rural.

Appendix A

CalHome Program 2007 Eligible and Ineligible Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as
“Rural” pursuant to Health and Safety Code Section 50199.21
Effective January 1, 2007

Tehama	Entire county is rural.
Trinity	Entire county is rural.
Tuolumne	Entire county is rural.

This list contains information on census tracts in metropolitan counties which are eligible as “rural” as defined in Health and Safety Code Section 50199.21. There is a separate list of non-metropolitan counties.

The listed ineligible census tracts are ineligible or partially ineligible for one of two reasons: they are in either whole or in part:

1. Tracts in urbanized areas, as designated by the U.S. Census Bureau, or
2. Other tracts in cities of more than 40,000 population and adjoining unincorporated areas.

Tracts on the edges of the above areas often extend into rural areas, and any portions of such tracts which are defined as rural eligible by Rural Housing Service (RHS - formerly FmHA) are eligible as rural under Section 50199.21. Tracts, which are partially rural, based on RHS boundary lines are marked with asterisks, as follows:

- * A portion of the tract is or may be RHS eligible. In some cases, all of the tract may be eligible.

Sites in tracts marked with asterisks are to be considered rural only if RHS considers the sites to be rural.

“Eligible tracts,” which are not marked with asterisks are eligible without regard to RHS eligibility. Because RHS’ population cut-off is lower than in Section 50199.21, many of these tracts are RHS ineligible.

In the following list, only a positive or negative list is given for each county; that is, either all eligible tracts are listed, or all ineligible tracts are listed. In some counties, only the ineligible (including partially ineligible) tracts are listed. In other counties, such as Los Angeles and San Mateo, which have a large number of tracts, but by comparison, relatively few eligible tracts, only the eligible or partially eligible tracts are listed. All other tracts are ineligible.

In all cases, the census tract numbers in the lists are the census tract numbers at the time of the 1990 U.S. Census.

Appendix A

CalHome Program 2007

Eligible and Ineligible Rural Census Tracts

List of Census Tracts in Metropolitan Areas Which Are Eligible and Ineligible as
“Rural” pursuant to Health and Safety Code Section 50199.21

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Alameda	(The Alameda County portions of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	4301*, 4351.01*, 4362*, 4372*, 4511.01*, 4515.01*
Butte	(The Chico Urbanized Area) 1.01*, 1.02*, 2.02*, 3*, 4*, 5.01*, 502*, 6.01*, 6.03*, 6.04*, 7*, 8*, 9*, 10*, 11*, 12*, 13*	All other tracts.
Contra Costa	(The Contra Costa County portions of the San Francisco-Oakland Urbanized Area; the Antioch-Pittsburg Urbanized Area) All tracts not listed as eligible.	3010, 3020.02*, 3020.03*, 3020.04*, 3031*, 3032*, 3040, 3060.02*, 3461.01*, 3461.02*, 3462.01*, 3462.02*, 3551.04*, 3551.06*, 3553.01*, 3553.02*, 3553.03*, 3553.04*
El Dorado	None	All tracts are eligible.
Fresno	(The Fresno Urbanized Area) 1, 2, 3, 4, 5, 6, 7*, 8*, 9*, 10*, 11, 12.01*, 12.02*, 13.01, 13.02, 14.03*, 14.04*, 14.05*, 14.06*, 15*, 18*, 19*, 20*, 24, 25.01, 25.02, 26.01, 26.02, 27.01, 27.02, 28, 29.01*, 29.02*, 30.01*, 30.02*, 31.01*, 31.02*, 32.01*, 32.02*, 33*, 34, 35, 36, 37, 38.01*, 38.03*, 38.04*, 38.05*, 38.06*, 42.05, 42.06, 42.07*, 42.09*, 42.10, 42.11, 42.12, 43.01*, 43.02*, 43.03*, 44.04, 44.05, 44.06, 44.07*, 45.03*, 45.04*, 45.05*, 45.06*, 46.01, 46.02*, 47.01, 47.03, 47.04, 48, 49*, 50*, 51, 52.01, 52.02*, 53.01, 53.02, 53.04, 53.05, 54.03, 54.04, 54.05, 54.06, 54.07, 54.08*, 55.03*, 55.04*, 55.05*, 55.06*, 55.07, 55.08*, 55.09*, 55.10, 55.11*, 55.12*, 55.13, 55.14, 55.15*, 56.02, 56.04*, 56.05, 56.06, 57.01, 57.02, 57.03, 57.04, 58.01*, 58.02, 58.03*, 59.04*	All other tracts.
Kern	Bakersfield Urbanized Area: 1.01*, 1.02, 2, 3, 4*, 5.03*, 5.05, 5.06*, 5.07*, 6, 7*, 8, 9.02, 9.03, 9.04*, 9.06*, 9.07*, 9.08, 9.09*, 9.10*, 10, 12.01*, 12.02*, 13*, 14*, 15*, 16, 17, 18.01, 18.02, 19.01*, 19.02, 20, 21, 22, 23.01*, 23.02*, 24*, 25*, 26*, 27*, 28.04, 28.06, 28.07*, 28.08, 28.11, 28.12*, 28.13*, 28.14, 28.15, 28.16, 28.17, 28.18, 28.19, 28.20, 28.21, 29, 30*, 31.03*, 31.12, 31.13, 31.14*, 31.15, 31.21*, 31.22, 31.23, 31.24, 32.01*, 32.02*, 46.01, 46.02*, 48*, 49.01, 49.02, 50*, 51.03*, 51.04*, 62	All other tracts.
Kings	Hanford Area: 6.01*, 6.02*, 7.01*, 7.02*, 8*, 9, 10.01*, 10.02*, 10.03*, 11*, 12*	All other tracts.
Los Angeles	(The Los Angeles County portions of the Los Angeles Urbanized Area; the Los Angeles County portion of the Oxnard-Ventura Urbanized Area; the Lancaster-Palmdale Urbanized Area) All tracts not listed as eligible.	5990, 5991*, 9001.01*, 9001.02, 9002.00*, 9003.00*, 9009.00*, 9010.04*, 9011.01*, 9011.02*, 9012.03, 9012.04, 9012.05*, 9012.07*

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Madera	5.02*, 5.03*, 5.06*, 5.07*, 5.08*, 5.09*, 6.01*, 6.02, 7*, 8, 9*,	All tracts are eligible.
Marin	(The Marin County portions of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	1011*, 1012*, 1031*, 1032*, 1042*, 1043*, 1050*, 1060.01*, 1060.02*, 1070*, 1081*, 1082*, 1090*, 1101*, 1102*, 1121*, 1130, 1141*, 1142*, 1150*, 1182*, 1191*, 1192*, 1200*, 1211*, 1212*, 1261*, 1262*, 1270*, 1282*, 1310, 1321, 1322*, 1330
Merced	The Merced Urbanized Area: 9.01*, 9.02*, 10.02*, 10.03*, 10.04, 10.05*, 11.01, 11.02*, 12*, 13.01, 13.02, 14.01*, 14.02*, 15.01*, 15.02, 15.03, 16.01*, 16.02*, 17*, 18.01*, 18.02*,	All other tracts.
Monterey	(The Salinas Urbanized Area; the Seaside-Monterey Urbanized Area)	101.01*, 101.02*, 102.01*, 102.02*, 105.01*, 105.04*, 106.06*, 107.01, 107.02, 111.01*, 111.02*, 110*, 113.01*, 114*, 116*, 117*, 132*, 141.01*,
Napa	Napa County portion of the San Francisco-Oakland Urbanized Area; the Napa Urbanized Area: 2001, 2002.01, 2002.02, 2002.03, 2003*, 2004*, 2005.01, 2005.02, 2005.03, 2006*, 2007.01*, 2007.02*, 2007.03*, 2008.01*, 2008.02*, 2009*, 2011*, 2012*	All other tracts.
Orange	(The Orange County portions of the Los Angeles Urbanized Area) All tracts not listed as eligible.	14.03*, 14.04*, 15.01*, 15.03*, 15.04, 15.05*, 15.06*, 15.07, 117.09*, 117.17*, 218.14*, 218.15*, 320.23*, 422.01*, 422.03*, 422.05*, 422.06*, 423.05*, 423.10*, 423.11*, 423.12, 423.13, 423.23*, 423.24*, 423.38, 423.39, 626.21*, 758.09*, 758.10*, 878.01*, 878.02*, 878.03*, 878.05*, 878.06*, 879.01*, 879.02*, 881.01*, 881.04*, 881.05*, 881.06*, 1101.02*, 1100.06*, 1100.07*, 1100.08*, 1100.14, 1100.15*, 1101.01*, 1101.02*, 1101.06*, 1101.08, 1101.13*, 1101.17*, 1103.01*, 1103.04*,
Placer	The Placer County portions of the Sacramento Urbanized Area: 206.01*, 206.02*, 207.02, 207.03*, 207.04, 207.05*, 208, 209.01, 209.02*, 210.03*, 210.04*, 210.05*, 210.06, 210.07, 210.08, 211.01*, 211.02*, 211.03, 211.04, 211.05, 211.06, 211.07*, 211.08, 211.09*, 212*	All other tracts

<u>County</u>	Ineligible Census Tracts	Eligible Census Tracts
Riverside	(The Riverside County portions of the Riverside-San Bernardino Urbanized Area; the Hemet-San Jacinto Urbanized Area; the Indio-Coachella Urbanized Area; the Palm Springs Urbanized Area; Temecula area and Murrieta area) All tracts not listed as eligible.	100*, 106*, 108*, 109*, 401*, 403.01*, 403.02*, 403.03*, 406.02*, 410.04*, 414.04*, 414.09*, 419.04*, 420.07*, 420.08, 420.09, 420.10*, 422.05*, 422.06*, 422.09*, 422.13*, 422.14*, 423*, 424.01*, 424.12*, 425.11*, 425.12*, 426.02*, 426.03, 427.06, 427.098, 427.10, 427.11, 427.12, 427.13, 427.15*, 427.16*, 427.17*, 427.18*, 427.19*, 427.20*, 427.21*, 427.22*, 427.23*, 428*, 429.91*, 429.02*, 429.03, 429.04*, 430.04*, 430.05, 432.03*, 432.08*, 432.10*, 432.13*, 432.14*, 432.15*, 432.24*, 433.04*, 435.04*, 435.06*, 435.07*, 435.08*, 435.09*, 435.10, 437.01*, 437.04*, 438.03*, 438.05*, 438.06*, 438.07*, 438.08*, 438.09*, 439*, 441.01, 441.02, 441.03*, 441.04*, 442, 443*, 447.02*, 449.04*, 449.01*, 449.06*, 450*, 451.06*, 451.08*, 451.12*, 451.13*, 452.03*, 452.04*, 452.05*, 452.06*, 452.08*, 454*, 456.03, 444.01*, 444.02*, 444.03*, 445.03*, 445.04*, 445.05*, 445.06*, 445.07*, 445.08, 459*, 460*, 464.01*, 464.03*, 464.04*, 464.05*,
Sacramento	(The Sacramento County portions of the Sacramento Urbanized Area) All tracts not listed as eligible.	70.08*, 71*, 72.02*, 72.06*, 72.07*, 74.14*, 74.17, 74.18, 74.19, 74.20, 74.21, 74.25, 81.17, 81.19*, 81.22, 81.27*, 81.30*, 81.31*, 81.33, 81.34*, 81.39*, 81.44, 81.45*, 85.03*, 86*, 92*, 93.05*, 93.07, 93.08, 93.09, 93.10, 93.14, 93.16, 93.17, 93.18, 93.19, 93.20, 93.21, 93.22, 93.23, 94.01, 94.02, 94.03*, 94.04*, 94.05*, 94.06, 95.01*, 95.02*, 95.03*, 95.04*, 96.01*, 96.04*, 96.05*, 97, 98
San Bernardino	The San Bernardino County portions of the Los Angeles Urbanized Area; the San Bernardino County portions of the Riverside-San Bernardino Urbanized Area; the Hesperia-Apple Valley-Victorville Urbanized Area: All tracts not listed as eligible.	2.01*, 2.02, 3.01, 3.03*, 3.04*, 4.01*, 4.02*, 5*, 19*, 89.01, 91.04*, 91.05*, 91.06, 91.07, 92*, 93*, 94*, 97.07*, 97.08*, 97.12*, 100.04*, 100.17*, 100.24*, 103, 104.02*, 104.03*, 104.05*, 104.09*, 104.10*, 104.11*, 104.12*, 104.13*, 104.14*, 104.15*, 104.16*, 105, 106, 107, 108.01*, 108.02*, 109*, 110*, 111*, 112.01*, 112.02, 113*, 114*, 115*, 116, 117*, 118, 119*, 121*, 9401*

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
San Diego	(The San Diego Urbanized Area) All tracts not listed as eligible.	100.04*, 122*, 134.01*, 155.01*, 155.02*, 166.07*, 166.08*, 168.02*, 168.09*, 169.01*, 169.02, 170.20*, 170.21*, 170.29*, 170.30*, 171.05*, 171.06*, 173.06*, 188.01, 188.02*, 188.03*, 189.03, 189.04, 189.05, 189.06, 190.01*, 191.03*, 191.05*, 191.06*, 191.07*, 192.07*, 192.08*, 207.05*, 207.06*, 207.08*, 208.01*, 208.07*, 208.08*, 209.02*, 209.03, 209.04*, 210*, 211, 212.02, 212.03*, 212.14*, 213.02*, 213.03*, 213.04*,
San Francisco	All tracts	None
San Joaquin	(The Stockton Urbanized Area; the Lodi Urbanized Area; the Manteca Area; the Tracy area) All tracts not listed as eligible.	8*, 10*, 11.01*, 11.02*, 13*, 14*, 15*, 16*, 17*, 18*, 20*, 21*, 22*, 24*, 25.01*, 28*, 29.01, 27.02, 31.06*, 31.09*, 31.10*, 31.11*, 32.03*, 32.05*, 32.08*, 32.10*, 32.15*, 33.11*, 34.03*, 34.08*, 35*, 36.01, 36.02, 37*, 38.01*, 38.02*, 38.03*, 39*, 40.01*, 41.02*, 44.02*, 46*, 47.01, 47.02, 48, 49.01, 49.02, 50.01*, 50.03*, 50.04*, 51.06*, 51.11*, 51.12*, 51.13*, 51.14*, 51.18*, 51.19*, 52.02*, 52.03*, 52.05*, 55*
San Luis Obispo	(The San Luis Obispo Urbanized Area) 109.01*, 109.02, 110*, 111.01, 111.02, 111.03*, 112*, 113*, 115.01*, 115.02*, 116*	All other tracts.
San Mateo	(The San Mateo County portion of the San Francisco-Oakland Urbanized Area) All tracts not listed as eligible.	6113*, 6132*, 6134*, 6135.01*, 6135.02*, 6136*, 6137*, 6138
Santa Barbara	(The Santa Barbara Urbanized Area; the Santa Maria Urbanized Area; the Lompoc Urbanized Area) All tracts not listed as eligible.	1.01*, 1.02*, 1.03*, 2*, 4*, 5.01*, 5.02*, 7*, 13.01*, 13.02*, 14*, 15*, 16.01, 16.02, 17.01, 17.02, 18, 19.01, 19.03, 19.05, 19.06, 20.05*, 20.06*, 20.07*, 20.08, 20.09, 20.10, 20.11*, 20.12*, 20.13*, 21.01, 21.02, 21.03, 22.11*, 23.03, 23.04, 23.05, 23.06*, 24.02*, 25, 26.03*, 26.04*, 27.03*, 28.02*, 28.05, 28.06*, 28.07*, 28.08*, 28.09*, 29.02*, 29.03*, 29.04*, 29.07*, 29.10*, 29.11*, 29.12*, 30.01*, 30.02*

<u>County</u>	Ineligible Census Tracts	<u>Eligible Census Tracts</u>
Santa Clara	(The San Jose Urbanized Area) All tracts not listed as eligible.	5127, 5125.03*, 5125.07*, 5125.06*, 5125.05*, 5126.02*, 5118, 5122*, 5038.02*, 5038.04*, 5039*, 5020.02*, 5020.01*, 5040.01*, 5041.01*, 5041.02*, 5028*, 5068.02*, 5021.01*, 5026.01*, 5026.02*, 5027.01*, 5027.02*, 5064.02*, 5065.01*, 5065.02, 5065.03, 5066.01*, 5066.03*, 5066.04*, 5066.05*, 5066.06*, 5067.01*, 5067.02, 5067.03, 5067.05*, 5077.01*, 5077.02, 5077.03*, 5078.05*, 5078.06*, 5078.07*, 5078.08*, 5080.01, 5080.02*, 5081.01*, 5081.02*, 5083.04*, 5043.08, 5042.01*, 5042.02*, 5099.01*, 5100.01*, 5100.02*, 5101*, 5102*, 5103, 5104*, 5105, 5117.01, 5117.02*, 5117.03*, 5068.01*, 5068.02*, 5069*, 5070.01, 5070.02*, 5071, 5072.03, 5072.05*, 5072.06, 5121*, 5123.04*, 5123.05*, 5123.06*, 5123.07*, 5123.08*, 5123.09*, 5124.01*, 5124.02*, 5066.04*, 5073.01*, 5073.02*, 5074.01, 5074.02*, 5075, 5076*, 5079.04*, 5032.04*, 5115*, 5116.04*, 5116.05*, 5116.06, 5116.07, 5022.02*, 5031.05*, 5033.12*, 5043.08*, 5046.01*, 5047*, 5063.01*, 5068.01*, 5068.02*, 5069*, 5092.01*, 5101*, 5119.09*, 5119.11*, 512
Santa Cruz	(The Santa Cruz Urbanized Area; the Watsonville Urbanized Area) All tracts not listed as eligible.	1105.02*, 1106*, 1203.01, 1203.02, 1204*, 1205, 1206, 1207*, 1208*, 1209, 1210, 1212*, 1213, 1214.01, 1214.02, 1214.03, 1215, 1216, 1217, 1218, 1220.01, 1220.02*, 1220.03, 1221, 1222.01*, 1222.02, 1222.03, 1223*, 1224*, 1233*
Shasta	Redding Urbanized Area: 101, 102, 103, 104, 105, 106*, 107.01, 107.02, 108.01*, 108.02*, 109, 110*, 111, 112, 113, 114*, 115*, 116*, 117, 118	All other tracts.
Solano	(The Solano County portions of the San Francisco-Oakland Urbanized Area; the Fairfield Urbanized Area; the Vacaville/Vallejo Urbanized Area) All tracts not listed as eligible.	2533, 2534.01, 2534.02, 2535, 2522.01, 2522.02*, 2523.05*, 2523.07*, 2527.02*, 2527.03, 2527.04, 2527.06, 2527.07*, 2529.03*, 2529.04, 2520, 2521.02, 2521.04, 2521.05, 2521.06, 2521.07, 2521.08, 2505.01*, 2506.01*, 2511*, 22.01*, 2522.02*, 2523.05*, 2523.09*, 2529.07*, 2531.01*

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Sonoma	(The Santa Rosa Urbanized Area; the Petaluma and Rohnert Park Areas) All tracts not listed as eligible.	1501, 1502.01, 1502.02, 1503.02, 1503.03, 1505, 1506.04*, 1507*, 1508*, 1509*, 1510*, 1511*, 1514.01, 1514.02, 1515.02*, 1515.03*, 1516*, 1526*, 1527.01*, 1527.02, 1528.01*, 1529.01*, 1530.02*, 1530.05*, 1532*, 1533, 1534.01*, 1534.03*, 1534.04*, 1535.01, 1535.02, 1536, 1537.01, 1537.02, 1537.03, 1537.04, 1537.05, 1537.06, 1538.01, 1538.02, 1538.03, 1539.01, 1539.02, 1539.03, 1540, 1541, 1542, 1543.01, 1543.02, 1524, 1531.01, 1531.02
Stanislaus	Modesto Urbanized Area; the Turlock Area. 4.02*, 4.03, 4.04, 5.03, 5.04, 5.05, 5.06, 6.01*, 6.02*, 8.01, 8.03, 8.05, 8.06, 8.07, 9.05, 9.06, 9.07, 9.08*, 9.09, 9.10, 9.11, 9.12, 10.01, 10.02, 11, 12, 13, 14, 15*, 16.01, 16.03*, 16.04, 17, 18, 19, 20.03, 20.04, 21*, 22*, 23.01, 24, 36.02, 36.03*, 36.04*, 37*, 38.01, 38.02*, 38.03*, 39.04*, 39.05, 39.06*, 39.07, 39.08, 39.09	All other tracts.
Sutter	The Sutter County portions of the Yuba City Urbanized Area: 501.01*, 501.02*, 502.01*, 502.02*, 503.01, 503.02, 504*, 505.01*, 505.03, 506.01, 506.03*, 506.04	All other tracts.
Tulare	Porterville Urbanized Area: 35*, 36.01*, 36.02*, 37, 38.01*, 38.02*, 39.01*, 39.02*, 40, 41.01*, 41.02 Visalia Urbanized Area : 10.03*, 10.04*, 10.05, 10.06*, 11, 12, 13.01*, 13.02*, 17.01, 17.03*, 17.04*, 18, 19.01, 19.02, 20.02, 20.03, 20.04, 20.06*, 20.07*, 20.08, 20.09 Tulare Urbanized Area: 22.01*, 22.02, 23.02, 23.03*, 23.04, 24*, 29.01, 29.03*, 29.04, 30.01, 30.02, 31*	All other tracts.
Ventura	Ventura County portions of the Oxnard-Ventura Urbanized Area; the Simi Valley Urbanized Area. 12.01, 12.02, 13.01, 13.02*, 14.01, 14.02, 15.02, 15.03, 15.06, 15.07*, 16.01, 16.02, 17, 18, 19, 20, 21.02, 22, 23, 24, 25, 26, 27, 28, 29.01, 29.02, 30.01, 30.02, 31, 32.01, 32.02, 33, 34.01, 34.02, 35, 36.03, 36.04, 36.05, 36.07, 36.08, 37, 38, 39, 40, 41.01, 41.02, 42*, 43.02*, 44, 45.01, 45.03, 45.04, 47.02, 47.03, 47.04, 47.05, 47.06*, 49, 50.01, 50.02*, 52.01*, 52.02*, 52.03*, 53.03, 53.05, 53.06, 54.01, 54.03, 54.04, 55.02, 55.03, 55.04, 56*, 58, 59.01, 59.06, 59.07, 59.08, 59.09, 59.10, 59.11, 60*, 61, 62*, 63.01, 63.02, 64, 65, 66, 67, 68, 69, 70, 71, 72.01, 72.02, 74.02, 75.01, 75.03*, 75.04, 75.05, 75.06, 75.07, 75.08, 77, 78, 79.01, 79.03, 79.04, 80.01, 80.02, 80.04, 80.05, 81.01, 82.01, 82.02, 83.02, 83.03, 83.04, 83.05, 83.06, 84.01, 84.02, 85	All other tracts.

<u>County</u>	<u>Ineligible Census Tracts</u>	<u>Eligible Census Tracts</u>
Yolo	Yolo County portions of the Sacramento Urbanized Area; the Davis Urbanized Area, Woodland 105.01*, 105.05*, 105.06*, 105.07, 105.08, 105.09, 105.10, 106.02, 106.05, 106.06, 106.07, 106. 8, 107.01, 107.03, 107.04, 108, 109.01, 109.02, 110.01, 110.02, 111.01, 111.02, 111.03, 112.02, 112.03, 112.04, 112.05, 112.06*	101.01, 101.02, 102.01, 102.03, 102.04, 103, 104, 113, 114, 115
Yuba	(The Yuba County portions of the Yuba City Urbanized Area) 401*, 402*, 403, 404*, 405*, 406*, 407*,	All other tracts.

Appendix B

CalHome Program 2007 Qualified Census Tracts for Community Revitalization

County

Alameda:	4007.00, 4008.00, 4009.00, 4010.00, 4011.00, 4013.00, 4014.00, 4015.00, 4016.00, 4017.00, 4018.00, 4021.00, 4022.00, 4024.00, 4025.00, 4026.00, 4027.00, 4028.00, 4029.00, 4030.00, 4031.00, 4033.00, 4034.00, 4054.00, 4057.00, 4058.00, 4059.00, 4060.00, 4061.00, 4062.01, 4062.02, 4063.00, 4065.00, 4066.00, 4070.00, 4072.00, 4073.00, 4074.00, 4075.00, 4076.00, 4084.00, 4085.00, 4086.00, 4087.00, 4088.00, 4089.00, 4090.00, 4091.00, 4092.00, 4093.00, 4094.00, 4095.00, 4096.00, 4097.00, 4101.00, 4102.00, 4103.00, 4204.00, 4224.00, 4225.00, 4226.00, 4227.00, 4228.00, 4229.00, 4232.00, 4235.00, 4236.02, 4240.01, 4240.02, 4340.00, 4375.00, 4377.00
Alpine:	No Qualified Census Tracts
Amador:	No Qualified Census Tracts
Butte:	5.02, 6.03, 6.04, 10.00, 0011.00, 12.00, 25.00, 28.00, 30.00
Calaveras:	No Qualified Census Tracts
Colusa:	No Qualified Census Tracts
Contra Costa:	3050.00, 3072.02, 3100.00, 3120.00, 3141.04, 3160.00, 3280.00, 3361.01, 3361.02, 3650.02, 3672.00, 3680.00, 3690.01, 3730.00, 3750.00, 3760.00, 3770.00, 3790.00
Del Norte:	1.01
El Dorado:	301.01
Fresno:	1.00, 2.00, 3.00, 4.00, 5.00, 6.00, 8.00, 9.00, 10.00, 11.00, 12.01, 12.02, 13.02, 14.05, 20.00, 24.00, 25.01, 25.02, 26.01, 27.02, 28.00, 29.02, 47.04, 52.02, 54.03, 65.00, 68.01, 83.01, 83.02
Glenn:	No Qualified Census Tracts
Humboldt:	1.00, 2.00, 5.00, 10.00, 12.00, 101.01
Imperial:	104.00, 114.00, 115.00, 121.00, 125.00
Inyo:	No Qualified Census Tracts
Kern:	4.00, 6.00, 11.03, 12.01, 12.02, 13.00, 14.00, 15.00, 16.00, 19.02, 20.00, 21.00, 22.00, 23.01, 23.02, 25.00, 44.02, 47.00, 48.00, 49.01, 53.00, 59.00, 63.01, 63.02, 64.02
Kings:	11.00, 13.00, 14.00, 16.01
Lake:	7.00, 8.00
Lassen:	No Qualified Census Tracts

Los Angeles: 1047.01, 1153.02, 1174.05, 1174.06, 1175.10, 1175.20, 1193.40, 1200.20, 1200.30, 1201.01, 1201.02, 1224.10, 1230.10, 1232.03, 1232.04, 1232.05, 1232.06, 1233.03, 1234.10, 1234.20, 1235.20, 1272.20, 1275.20, 1282.10, 1283.03, 1343.05, 1835.20, 1838.10, 1838.20, 1853.20, 1864.01, 1902.00, 1903.01, 1904.00, 1905.10, 1905.20, 1907.00, 1908.00, 1909.01, 1909.02, 1910.00, 1911.10, 1911.20, 1912.01, 1912.03, 1912.04, 1913.00, 1914.10, 1914.20, 1915.00, 1916.10, 1916.20, 1917.10, 1917.20, 1918.10, 1918.20, 1925.20, 1926.10, 1926.20, 1927.00, 1956.00, 1957.10, 1957.20, 1958.02, 1971.10, 1976.00, 1977.00, 1990.00, 1991.20, 1992.01, 1992.02, 1994.00, 1997.00, 1998.00, 1999.00, 2012.00, 2031.00, 2032.00, 2033.00, 2035.00, 2036.00, 2037.10, 2037.20, 2038.00, 2039.00, 2041.20, 2042.00, 2043.00, 2044.10, 2044.20, 2046.00, 2047.00, 2048.10, 2049.10, 2051.10, 2051.20, 2060.10, 2060.30, 2060.40, 2060.50, 2063.00, 2071.00, 2073.00, 2074.00, 2077.10, 2079.00, 2080.00, 2083.00, 2084.00, 2085.00, 2087.20, 2088.00, 2089.02, 2089.03, 2089.04, 2091.01, 2091.02, 2092.00, 2093.00, 2094.01, 2094.02, 2094.03, 2095.10, 2095.20, 2098.10, 2098.20, 2100.10, 2112.00, 2113.10, 2113.20, 2114.10, 2114.20, 2118.01, 2118.02, 2119.10, 2119.20, 2121.00, 2122.02, 2122.03, 2122.04, 2123.03, 2123.04, 2123.05, 2123.06, 2124.10, 2124.20, 2125.00, 2126.10, 2129.00, 2131.00, 2132.01, 2132.02, 2133.10, 2133.20, 2134.01, 2134.02, 2181.10, 2181.20, 2182.10, 2184.00, 2186.00, 2188.00, 2189.00, 2190.20, 2193.00, 2199.00, 2211.10, 2211.20, 2212.20, 2213.01, 2213.02, 2214.00, 2215.00, 2216.00, 2217.10, 2218.10, 2218.20, 2219.00, 2221.00, 2222.00, 2225.00, 2226.00, 2227.00, 2240.10, 2240.20, 2242.00, 2243.10, 2243.20, 2244.10, 2244.20, 2246.00, 2247.00, 2260.00, 2264.10, 2264.20, 2267.00, 2270.10, 2270.20, 2281.00, 2282.10, 2282.20, 2283.10, 2283.20, 2284.10, 2284.20, 2285.00, 2286.00, 2287.10, 2287.20, 2288.00, 2289.00, 2291.00, 2292.00, 2293.00, 2294.10, 2294.20, 2311.00, 2312.10, 2312.20, 2313.00, 2316.00, 2317.10, 2317.20, 2318.00, 2319.00, 2321.10, 2321.20, 2322.00, 2324.00, 2325.00, 2326.00, 2327.00, 2328.00, 2349.00, 2352.02, 2361.00, 2362.01, 2362.02, 2371.00, 2372.00, 2374.00, 2375.00, 2376.00, 2377.10, 2377.20, 2383.10, 2383.10, 2383.20, 2392.00, 2393.10, 2393.20, 2393.30, 2395.00, 2396.00, 2397.00, 2398.00, 2400.10, 2400.20, 2402.00, 2403.00, 2404.00, 2405.00, 2406.00, 2407.00, 2408.00, 2409.00, 2410.00, 2411.10, 2411.20, 2412.00, 2413.00, 2414.00, 2420.00, 2421.00, 2422.00, 2423.00, 2426.00, 2427.00, 2430.00, 2431.00, 2653.01, 2653.03, 2653.04, 2653.05, 2696.00, 2755.20, 2911.10, 2911.20, 2932.02, 2944.20, 2945.20, 2947.00, 2948.10, 2948.20, 2948.30, 2949.00, 2961.00, 2962.10, 2962.20, 2966.00, 2971.10, 2972.20, 3021.03, 3022.01, 3024.00, 3025.01, 4023.02, 4025.01, 4025.02, 4027.02, 4028.01, 4028.02, 4047.03, 4082.02, 4088.00, 4328.01, 4328.02, 4332.00, 4333.01, 4333.02, 4334.01, 4334.02, 4334.03, 4335.01, 4335.02, 4338.01, 4339.01, 4616.00, 4619.00, 4620.00, 4817.14, 4823.03, 4823.04, 4825.02, 4825.03, 5041.02, 5303.01, 5304.00, 5305.00, 5307.00, 5309.01, 5309.02, 5310.00, 5311.01, 5312.01, 5312.02, 5313.01, 5313.02, 5315.01, 5315.02, 5316.02, 5316.03, 5316.04, 5317.02, 5326.05, 5326.06, 5327.00, 5328.00, 5329.00, 5330.00, 5331.03, 5331.04, 5331.05, 5331.06, 5332.01, 5334.01, 5335.01, 5335.02, 5335.03, 5336.01, 5337.02, 5340.01, 5341.02, 5342.02, 5343.01, 5344.04, 5344.05, 5344.06, 5349.00, 5350.00, 5351.01, 5351.02, 5352.00, 5353.00, 5354.00, 5355.01, 5356.05, 5358.04, 5400.00, 5402.01, 5402.02, 5402.03, 5404.00, 5405.02, 5406.00, 5407.00, 5408.00, 5414.00, 5415.00, 5416.03, 5416.04, 5416.05, 5416.06, 5421.01, 5421.02, 5425.01, 5425.02, 5426.01, 5426.02, 5537.01, 5538.01, 5541.01, 5552.11, 5702.03, 5702.04, 5703.04, 5704.01, 5706.01, 5706.03, 5716.00, 5725.00, 5728.00, 5729.00, 5730.01, 5730.02, 5732.01, 5732.02, 5733.00, 5746.01, 5751.01, 5751.02, 5751.03, 5752.01, 5752.02, 5753.00, 5754.01, 5754.02, 5755.00, 5758.01, 5758.02, 5758.03, 5759.01, 5759.02, 5762.00, 5763.00, 5764.01, 5764.02, 5764.03, 5765.01, 5765.02, 5765.03, 5769.01, 5769.02, 6001.00, 6002.01, 6002.02, 6003.01, 6006.02, 6011.00, 6012.11, 6012.12, 6015.01, 6015.02, 6017.00, 6018.02, 6019.00, 6024.03, 6025.02, 7011.00, 9006.02, 9007.04, 9008.06, 9104.02, 9104.03, 9105.01, 9105.02

Madera: 6.02, 8.00, 9.00

Marin: 1122.00, 1290.00

Mariposa: No Qualified Census Tracts

Mendocino:	No Qualified Census Tracts
Merced:	10.03, 10.05, 13.01, 13.02, 14.01, 15.02, 15.03, 16.01, 16.02, 18.02, 19.01
Modoc:	No Qualified Census Tracts
Mono:	No Qualified Census Tracts
Monterey:	5.00, 6.00, 7.00, 9.00, 10.00, 13.00, 106.02, 113.02, 141.01, 141.02
Napa:	2009.00
Nevada:	No Qualified Census Tracts
Orange:	12.01, 13.04, 116.01, 116.02, 117.14, 117.20, 218.13, 626.14, 626.26, 626.27, 626.46, 636.04, 636.05, 637.01, 744.03, 744.05, 744.06, 744.07, 745.01, 746.01, 746.02, 748.01, 748.02, 748.05, 748.06, 749.01, 749.02, 750.02, 750.03, 750.04, 751.00, 752.02 865.02, 866.01, 869.01, 874.03, 874.04, 874.05, 875.04, 878.03, 878.06, 879.01, 891.04, 891.05, 891.06, 992.48, 992.49, 994.02, 995.02, 995.09, 995.10, 998.02, 999.04, 1105.00, 1106.06
Placer:	No Qualified Census Tracts
Plumas:	No Qualified Census Tracts
Riverside:	303.00, 304.00, 305.01, 305.02, 305.03, 313.00, 402.03, 402.04, 410.01, 411.00, 415.00, 416.00, 417.04, 422.02, 422.09, 422.10, 422.11, 425.04, 425.05, 425.15, 425.19, 425.20, 427.23, 428.00, 429.02, 429.04, 430.01, 430.06, 433.08, 434.01, 434.05, 435.07, 436.00, 440.00, 441.01, 442.00, 443.00, 445.07, 445.09, 445.10, 448.06, 449.15, 452.07, 453.01, 454.00, 455.01, 455.02, 456.03, 456.04, 456.05, 457.03, 457.04, 457.05, 462.00, 9401.00
Sacramento:	5.00, 6.00, 7.00, 10.00, 11.00, 12.00, 18.00, 20.00, 21.00, 22.00, 27.00, 28.00, 32.01, 36.00, 37.00, 41.00, 42.02, 42.03, 43.00, 44.01, 44.02, 45.00, 46.01, 46.02, 48.01, 49.03, 49.05, 50.02, 51.03, 52.01, 53.00, 55.02, 62.01, 62.02, 63.00, 64.00, 65.00, 66.00, 67.02, 68.00, 69.00, 70.01, 74.04, 74.13, 83.00, 88.00, 89.11, 90.07, 91.10
San Benito:	No Qualified Census Tracts
San Bernardino:	3.01, 14.00, 15.00, 16.00, 22.03, 28.00, 31.00, 34.02, 37.00, 40.00, 41.00, 42.01, 42.02, 47.00, 48.00, 49.00, 50.00, 53.00, 54.00, 55.00, 56.00, 57.00, 58.00, 59.00, 62.02, 63.02, 64.01, 64.02, 65.00, 68.00, 69.00, 70.00, 72.00, 74.07, 74.08, 75.00, 76.01, 80.02, 94.00, 97.10, 97.16, 98.00, 99.01, 100.14, 100.20, 104.11, 106.00, 107.00, 117.00, 9401.00, 9405.00
San Diego:	9.00, 16.00, 21.00, 22.01, 22.02, 23.01, 23.02, 24.01, 24.02, 25.01, 26.01, 26.02, 27.07, 27.08, 27.09, 27.10, 28.01, 28.04, 29.04, 31.11, 33.02, 33.03, 34.03, 34.04, 35.01, 35.02, 36.01, 36.02, 36.03, 39.01, 39.02, 40.00, 41.00, 45.01, 45.02, 46.00, 47.00, 48.00, 49.00, 50.00, 51.00, 52.00, 53.00, 56.00, 57.00, 58.00, 62.00, 64.00, 65.00, 83.39, 83.41, 83.43, 86.00, 100.05, 100.09, 100.12, 100.13, 100.15, 101.12, 114.00, 115.00, 116.01, 116.02, 117.00, 118.01, 118.02, 119.01, 120.02, 125.00, 132.05, 139.07, 144.00, 157.01, 157.03, 158.01, 158.02, 159.01, 182.00, 184.00, 190.02, 195.01, 195.02, 202.02, 202.07, 202.12
San Francisco:	107.00, 113.00, 114.00, 115.00, 117.00, 118.00, 120.00, 121.00, 122.00, 123.00, 124.00, 125.00, 161.00, 176.01, 178.00, 179.02, 201.00, 208.00, 230.02, 231.01, 231.02, 231.03, 234.00, 332.01, 603.00, 605.02, 607.00

San Joaquin: 1.00, 3.00, 4.02, 5.00, 6.00, 7.00, 8.00, 14.00, 16.00, 17.00, 19.00, 20.00, 21.00, 22.00, 23.00, 31.13, 33.09, 34.04, 34.06, 34.07, 38.03, 39.00, 44.01, 45.00

San Luis Obispo: 109.01, 109.02, 111.01, 112.00, 114.00

San Mateo: 6102.02, 6102.03, 6106.01, 6117.00

Santa Barbara: 23.04, 24.03, 24.04, 25.00, 27.02, 29.02, 29.03, 29.11, 29.12

Santa Clara: 5008.00, 5009.01, 5009.02, 5010.00, 5015.01, 5015.02, 5016.00, 5017.00, 5019.00, 5020.02, 5031.05, 5031.10, 5031.12, 5031.13, 5032.13, 5032.14, 5036.01, 5037.06, 5037.09, 5046.01, 5116.06, 5116.07, 5126.01

Santa Cruz: 1007.00, 1010.00, 1101.00, 1103.00, 1104.00

Shasta: 101.00, 109.00, 112.00, 120.00, 121.00

Sierra: No Qualified Census Tracts

Siskiyou: 1.00, 7.02

Solano: 2507.01, 2508.00, 2509.00, 2510.00, 2516.00, 2518.02, 2525.02, 2526.06, 2526.07

Sonoma: 1520.00

Stanislaus: 3.01, 8.03, 16.01, 16.03, 16.04, 17.00, 18.00, 21.00, 22.00, 23.01, 23.02, 24.00, 31.00, 33.00, 34.00, 38.02, 38.03, 39.06, 39.08

Sutter: 501.02, 502.02

Tehama: No Qualified Census Tracts

Trinity: 4.00

Tulare: 3.02, 5.01, 6.00, 11.00, 16.01, 22.02, 26.01, 28.00, 29.01, 38.02, 40.00, 41.01, 42.00, 43.00, 44.00

Tuolumne: No Qualified Census Tracts

Ventura: 2.00, 5.00, 6.00, 23.00, 24.00, 32.01, 32.02, 34.01, 35.00, 38.00, 43.01, 45.01, 45.03, 46.00, 47.06, 50.01, 50.02

Yolo: 101.01, 101.02, 102.03, 105.01, 105.07, 105.09, 105.10, 106.02, 106.08, 107.01, 107.03

Yuba: 401.00, 403.00, 404.00

Appendix C

2008 Income Limits

County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Alameda County	Extremely Low	18,100	20,700	23,250	25,850	27,900	30,000	32,050	34,100
Area Median Income:	Very Low Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
86,100	Lower Income	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	Median Income	60,300	68,900	77,500	86,100	93,000	99,900	106,800	113,700
	Moderate Income	72,300	82,600	93,000	103,300	111,600	119,800	128,100	136,400
Alpine County	Extremely Low	14,550	16,650	18,700	20,800	22,450	24,150	25,800	27,450
Area Median Income:	Very Low Income	24,300	27,750	31,250	34,700	37,500	40,250	43,050	45,800
69,400	Lower Income	38,850	44,400	49,950	55,500	59,950	64,400	68,800	73,250
	Median Income	48,600	55,500	62,500	69,400	75,000	80,500	86,100	91,600
	Moderate Income	58,300	66,600	75,000	83,300	90,000	96,600	103,300	110,000
Amador County	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,350	26,700	30,000	33,350	36,000	38,700	41,350	44,000
66,700	Lower Income	37,350	42,700	48,000	53,350	57,600	61,900	66,150	70,400
	Median Income	46,700	53,400	60,000	66,700	72,000	77,400	82,700	88,000
	Moderate Income	56,000	64,000	72,000	80,000	86,400	92,800	99,200	105,600
Butte County	Extremely Low	11,450	13,100	14,700	16,350	17,650	18,950	20,250	21,600
Area Median Income:	Very Low Income	19,100	21,800	24,550	27,250	29,450	31,600	33,800	35,950
54,500	Lower Income	30,500	34,900	39,250	43,600	47,100	50,600	54,050	57,550
	Median Income	38,200	43,600	49,100	54,500	58,900	63,200	67,600	71,900
	Moderate Income	45,800	52,300	58,900	65,400	70,600	75,900	81,100	86,300
Calaveras County	Extremely Low	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
Area Median Income:	Very Low Income	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500
61,400	Lower Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Median Income	43,000	49,100	55,300	61,400	66,300	71,200	76,100	81,000
	Moderate Income	51,600	59,000	66,300	73,700	79,600	85,500	91,400	97,300
Colusa County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
	Income								
Contra Costa County	Extremely Low	18,100	20,700	23,250	25,850	27,900	30,000	32,050	34,100
Area Median Income:	Very Low Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
86,100	Lower Income	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	Median Income	60,300	68,900	77,500	86,100	93,000	99,900	106,800	113,700
	Moderate Income	72,300	82,600	93,000	103,300	111,600	119,800	128,100	136,400
Del Norte County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
El Dorado County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
Fresno County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Glenn County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Humboldt County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Imperial County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Inyo County	Extremely Low	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
Area Median Income:	Very Low Income	20,150	23,000	25,900	28,750	31,050	33,350	35,650	37,950
57,500	Lower Income	32,200	36,800	41,400	46,000	49,700	53,350	57,050	60,700

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
	Median Income	40,300	46,000	51,800	57,500	62,100	66,700	71,300	75,900
	Moderate Income	48,300	55,200	62,100	69,000	74,500	80,000	85,600	91,100
Kern County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Kings County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Lake County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Lassen County	Extremely Low	11,700	13,350	15,050	16,700	18,050	19,350	20,700	22,050
Area Median Income:	Very Low Income	19,450	22,250	25,000	27,800	30,000	32,250	34,450	36,700
55,600	Lower Income	31,150	35,600	40,050	44,500	48,050	51,600	55,200	58,750
	Median Income	38,900	44,500	50,000	55,600	60,000	64,500	68,900	73,400
	Moderate Income	46,700	53,400	60,000	66,700	72,000	77,400	82,700	88,000
Los Angeles County	Extremely Low	15,950	18,200	20,500	22,750	24,550	26,400	28,200	30,050
Area Median Income:	Very Low Income	26,550	30,300	34,100	37,900	40,950	43,950	47,000	50,050
59,800	Lower Income	42,450	48,500	54,600	60,650	65,500	70,350	75,200	80,050
	Median Income	41,900	47,800	53,800	59,800	64,600	69,400	74,200	78,900
	Moderate Income	50,300	57,400	64,600	71,800	77,500	83,300	89,000	94,800
Madera County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Marin County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500
Mariposa County	Extremely Low	11,350	12,950	14,600	16,200	17,500	18,800	20,100	21,400

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
Area Median Income:	Very Low Income	18,900	21,600	24,300	27,000	29,150	31,300	33,500	35,650
54,000	Lower Income	30,250	34,550	38,900	43,200	46,650	50,100	53,550	57,000
	Median Income	37,800	43,200	48,600	54,000	58,300	62,600	67,000	71,300
	Moderate Income	45,400	51,800	58,300	64,800	70,000	75,200	80,400	85,500
Mendocino County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Merced County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Modoc County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Mono County	Extremely Low	13,850	15,800	17,800	19,750	21,350	22,900	24,500	26,050
Area Median Income:	Very Low Income	23,050	26,350	29,650	32,950	35,600	38,200	40,850	43,500
65,900	Lower Income	36,900	42,150	47,450	52,700	56,900	61,150	65,350	69,550
	Median Income	46,100	52,700	59,300	65,900	71,200	76,400	81,700	87,000
	Moderate Income	55,400	63,300	71,200	79,100	85,400	91,800	98,100	104,400
Monterey County	Extremely Low	13,600	15,550	17,500	19,450	21,000	22,550	24,100	25,650
Area Median Income:	Very Low Income	22,700	25,900	29,150	32,400	35,000	37,600	40,200	42,750
64,800	Lower Income	36,300	41,500	46,650	51,850	56,000	60,150	64,300	68,450
	Median Income	45,400	51,800	58,300	64,800	70,000	75,200	80,400	85,500
	Moderate Income	54,500	62,200	70,000	77,800	84,000	90,200	96,500	102,700
Napa County	Extremely Low	16,750	19,100	21,500	23,900	25,800	27,700	29,650	31,550
Area Median Income:	Very Low Income	27,850	31,850	35,800	39,800	43,000	46,150	49,350	52,550
79,600	Lower Income	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
	Median Income	55,700	63,700	71,600	79,600	86,000	92,300	98,700	105,100
	Moderate Income	66,900	76,400	86,000	95,500	103,100	110,800	118,400	126,100
Nevada County	Extremely Low	13700	15650	17600	19550	21100	22700	24250	25800
Area Median Income:	Very Low Income	22800	26050	29300	32550	35150	37750	40350	42950
65100	Lower Income	36450	41700	46900	52100	56250	60450	64600	68750
	Median Income	45600	52100	58600	65100	70300	75500	80700	85900
	Moderate Income	54700	62500	70300	78100	84300	90600	96800	103100

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
Orange County	Extremely Low	19,550	22,300	25,100	27,900	30,150	32,350	34,600	36,850
Area Median Income:	Very Low Income	32,550	37,200	41,850	46,500	50,200	53,950	57,650	61,400
84,100	Lower Income	52,100	59,500	66,950	74,400	80,350	86,300	92,250	98,200
	Median Income	58,900	67,300	75,700	84,100	90,800	97,600	104,300	111,000
	Moderate Income	70,600	80,700	90,800	100,900	109,000	117,000	125,100	133,200
Placer County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
Plumas County	Extremely Low	12,450	14,200	16,000	17,750	19,150	20,600	22,000	23,450
Area Median Income:	Very Low Income	20,700	23,650	26,600	29,550	31,900	34,300	36,650	39,000
59,100	Lower Income	33,100	37,850	42,550	47,300	51,100	54,850	58,650	62,450
	Median Income	41,400	47,300	53,200	59,100	63,800	68,600	73,300	78,000
	Moderate Income	49,600	56,700	63,800	70,900	76,600	82,200	87,900	93,600
Riverside County	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,300	26,650	29,950	33,300	35,950	38,650	41,300	43,950
62,000	Lower Income	37,300	42,650	47,950	53,300	57,550	61,850	66,100	70,350
	Median Income	43,400	49,600	55,800	62,000	67,000	71,900	76,900	81,800
	Moderate Income	52,100	59,500	67,000	74,400	80,400	86,300	92,300	98,200
Sacramento County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
San Benito County	Extremely Low	16,400	18,700	21,050	23,400	25,250	27,150	29,000	30,900
Area Median Income:	Very Low Income	27,300	31,200	35,100	39,000	42,100	45,250	48,350	51,500
78,000	Lower Income	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
	Median Income	54,600	62,400	70,200	78,000	84,200	90,500	96,700	103,000
	Moderate Income	65,500	74,900	84,200	93,600	101,100	108,600	116,100	123,600
San Bernardino County	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,300	26,650	29,950	33,300	35,950	38,650	41,300	43,950
62,000	Lower Income	37,300	42,650	47,950	53,300	57,550	61,850	66,100	70,350
	Median Income	43,400	49,600	55,800	62,000	67,000	71,900	76,900	81,800
	Moderate Income	52,100	59,500	67,000	74,400	80,400	86,300	92,300	98,200
San Diego County	Extremely Low	16,600	18,950	21,350	23,700	25,600	27,500	29,400	31,300
Area Median Income:	Very Low Income	27,650	31,600	35,550	39,500	42,650	45,800	49,000	52,150
72,100	Lower Income	44,250	50,550	56,900	63,200	68,250	73,300	78,350	83,400
	Median Income	50,500	57,700	64,900	72,100	77,900	83,600	89,400	95,200

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
	Moderate Income	60,500	69,200	77,900	86,500	93,400	100,300	107,300	114,200
San Francisco County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500
San Joaquin County	Extremely Low	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
Area Median Income:	Very Low Income	21,450	24,500	27,600	30,650	33,100	35,550	38,000	40,450
61,300	Lower Income	34,350	39,250	44,150	49,050	52,950	56,900	60,800	64,750
	Median Income	42,900	49,000	55,200	61,300	66,200	71,100	76,000	80,900
	Moderate Income	51,500	58,900	66,200	73,600	79,500	85,400	91,300	97,200
San Luis Obispo County	Extremely Low	14,050	16,100	18,100	20,100	21,700	23,300	24,900	26,550
Area Median Income:	Very Low Income	23,450	26,800	30,150	33,500	36,200	38,850	41,550	44,200
67,000	Lower Income	37,500	42,900	48,250	53,600	57,900	62,200	66,450	70,750
	Median Income	46,900	53,600	60,300	67,000	72,400	77,700	83,100	88,400
	Moderate Income	56,300	64,300	72,400	80,400	86,800	93,300	99,700	106,100
San Mateo County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500
Santa Barbara County	Extremely Low	16,350	18,700	21,000	23,350	25,200	27,100	28,950	30,800
Area Median Income:	Very Low Income	27,250	31,100	35,000	38,900	42,000	45,100	48,250	51,350
67,100	Lower Income	43,600	49,800	56,050	62,250	67,250	72,200	77,200	82,150
	Median Income	47,000	53,700	60,400	67,100	72,500	77,800	83,200	88,600
	Moderate Income	56,400	64,400	72,500	80,500	86,900	93,400	99,800	106,300
Santa Clara County	Extremely Low	22,300	25,500	28,650	31,850	34,400	36,950	39,500	42,050
Area Median Income:	Very Low Income	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
105,500	Lower Income	59,400	67,900	76,400	84,900	91,650	98,450	105,250	112,050
	Median Income	73,900	84,400	95,000	105,500	113,900	122,400	130,800	139,300
	Moderate Income	88,600	101,300	113,900	126,600	136,700	146,900	157,000	167,100
Santa Cruz County	Extremely Low	18,250	20,900	23,500	26,100	28,200	30,300	32,350	34,450
Area Median Income:	Very Low Income	30,450	34,800	39,150	43,500	47,000	50,450	53,950	57,400
81,300	Lower Income	48,700	55,700	62,650	69,600	75,150	80,750	86,300	91,850
	Median Income	56,900	65,000	73,200	81,300	87,800	94,300	100,800	107,300
	Moderate Income	68,300	78,100	87,800	97,600	105,400	113,200	121,000	128,800
Shasta County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Sierra County	Extremely Low	11,850	13,500	15,200	16,900	18,250	19,600	20,950	22,300
Area Median Income:	Very Low Income	19,750	22,550	25,400	28,200	30,450	32,700	34,950	37,200
53,800	Lower Income	31,550	36,100	40,600	45,100	48,700	52,300	55,900	59,550
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Siskiyou County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Solano County	Extremely Low	15,800	18,100	20,350	22,600	24,400	26,200	28,000	29,850
Area Median Income:	Very Low Income	26,400	30,150	33,950	37,700	40,700	43,750	46,750	49,750
75,400	Lower Income	42,200	48,250	54,250	60,300	65,100	69,950	74,750	79,600
	Median Income	52,800	60,300	67,900	75,400	81,400	87,500	93,500	99,500
	Moderate Income	63,300	72,400	81,500	90,500	97,700	105,000	112,200	119,500
Sonoma County	Extremely Low	16,350	18,700	21,000	23,350	25,200	27,100	28,950	30,800
Area Median Income:	Very Low Income	27,250	31,100	35,000	38,900	42,000	45,100	48,250	51,350
77,800	Lower Income	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
	Median Income	54,500	62,200	70,000	77,800	84,000	90,200	96,500	102,700
	Moderate Income	65,400	74,700	84,100	93,400	100,900	108,300	115,800	123,300
Stanislaus County	Extremely Low	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,800	22,600	25,450	28,250	30,500	32,750	35,050	37,300
56,500	Lower Income	31,650	36,150	40,700	45,200	48,800	52,450	56,050	59,650
	Median Income	39,600	45,200	50,900	56,500	61,000	65,500	70,100	74,600
	Moderate Income	47,500	54,200	61,000	67,800	73,200	78,600	84,100	89,500
Sutter County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Tehama County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8
Trinity County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Tulare County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Tuolumne County	Extremely Low	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
Area Median Income:	Very Low Income	20,150	23,000	25,900	28,750	31,050	33,350	35,650	37,950
57,500	Lower Income	32,200	36,800	41,400	46,000	49,700	53,350	57,050	60,700
	Median Income	40,300	46,000	51,800	57,500	62,100	66,700	71,300	75,900
	Moderate Income	48,300	55,200	62,100	69,000	74,500	80,000	85,600	91,100
Ventura County	Extremely Low	18,000	20,550	23,150	25,700	27,750	29,800	31,850	33,900
Area Median Income:	Very Low Income	30,000	34,300	38,550	42,850	46,300	49,700	53,150	56,550
83,900	Lower Income	48,000	54,850	61,700	68,550	74,050	79,500	85,000	90,500
	Median Income	58,700	67,100	75,500	83,900	90,600	97,300	104,000	110,700
	Moderate Income	70,500	80,600	90,600	100,700	108,800	116,800	124,900	132,900
Yolo County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
Yuba County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Authority cited: Section 50093, Health and Safety Code.									
Reference: Sections 50079.5, 50093, 50105, and 50106, Health and Safety Code.									
Instructions and example to determine income limit for households larger than eight persons:									
Per person (PP) adjustment above 8: (1) multiply the 4-person income limit by eight percent (8%), (2) multiply result by number of persons in excess of eight, (3) add the amount to the 8-person income limit, and (4) round the result up to the nearest \$100.									
	E X A M P L E	4 persons	8% PP Adj	+ 8 persons	=9 persons	8 person +	8% Adj x 2	=10 persons	
	Extremely Low	16,150	1292	21,300	22,600	21,300	2584	23,900	
	Very Low Income	26,900	2152	35,500	37,700	35,500	4304	39,800	
	Lower Income	43,050	3444	56,800	60,200	56,800	6888	63,700	

State Income Limits for 2008

County	Income Category	Number in Household							
		1	2	3	4	5	6	7	8

	Moderate Income	64,600	5168	85,300	90,500		85,300	10336	95,600	